

**UNITED STATES DISTRICT COURT
DISTRICT OF MINNESOTA**

<p>Ameer A. Hashw, Plaintiff, v. Merrick Bank Corporation, Defendant.</p>	<p>COMPLAINT AND DEMAND FOR A JURY TRIAL</p>
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INTRODUCTION

1. This is an action for damages brought by Ameer A. Hashw against Merrick Bank Corporation for violations of the Telephone Consumer Protection Act, 15 U.S.C. §227 *et seq.* (“TCPA”), and invasions of privacy.

JURISDICTION

2. Jurisdiction of this Court arises under 28 U.S.C. §§ 1331 and 1337, and supplemental jurisdiction exists for state law claims under 28 U.S.C. § 1337. This Court has federal question jurisdiction over the TCPA claims. *Mims v. Arrow Financial Services, LLC*, 565 U.S. ___, 132 S. Ct. 740 (2012).

3. Venue is proper in this district because the relevant acts and transactions occurred within Minnesota, Plaintiff resides within Minnesota and Defendant transacts business within Minnesota.

PARTIES

4. Plaintiff, Ameer A. Hashw, is a natural person residing in the City of

Minneapolis, County of Hennepin and State of Minnesota.

5. Defendant, Merrick Bank Corporation, (“Merrick Bank”) is a corporation organized under the laws of Utah with its principal place of business located at 1705 South Jordan Gateway, Suite 200, South Jordan, Utah. Merrick Bank is a top-25 issuer of Visa and MasterCard credit cards. In addition, Merrick Bank provides financing options to consumers purchasing boats and recreational vehicles. Merrick Bank solicits, advertises to and provides credit cards and financing to consumers residing in Minnesota.

BACKGROUND

6. On or around August 1, 2008, Plaintiff opened a credit card account with Merrick Bank (“the Account”).

7. In November 2009, Plaintiff suffered financial hardship and was unable to pay the balance allegedly due on the Account. Throughout the next year, Plaintiff was periodically late in making his minimum payments due on the Account.

8. Each time Plaintiff was late in making a minimum payment, Defendant would attempt to collect the unpaid balance on the Account by making repeated telephone calls to Plaintiff’s cellular telephone using an automatic telephone dialing system.

9. Throughout the days and months from June 2010 until December 2011, Defendant made **456** telephone calls to Plaintiff’s cellular telephone using an automatic telephone dialing system in an attempt to collect the balance allegedly due on the Account. See attached, “Exhibit A.”

10. In addition to collection calls, Defendant made repeated calls to Plaintiff's cell phone using an automatic telephone dialing system and prerecorded or automated voice in an attempt to advertise refinancing opportunities to Plaintiff.

11. On July 14, 19 and 28 of 2010, and on August 4, 2010, Defendant made phone calls to Plaintiff's cell phone using an automatic telephone dialing system and left the following automated and prerecorded message:

Hi, this is Jennifer with Merrick Bank. We recently sent you information about our account restructure program, which offers you a lower monthly payment at a very low interest. You are prequalified for this special program. Please call soon and 1-877-655-4496 for details. We're here to help you.

12. Defendant did not have Plaintiff's prior express consent to make calls to Plaintiff's cellular telephone using an automatic telephone dialing system or prerecorded or automated voice.

13. At all times relevant to this complaint, the Plaintiff was and is a "person" as defined by the TCPA 47 U.S.C. § 153(39).

14. At all times relevant to this complaint, Defendant owned, operated, and/or controlled "customer premises equipment" as defined by the TCPA 47 U.S.C. § 153(16) that originated, routed, and/or terminated telecommunications.

15. The Defendant at all times relevant to the complaint herein engaged in "telecommunications" defined by the TCPA 47 U.S.C. § 153(50).

16. At all times relevant to this complaint, Defendant engaged in "interstate communications" by the TCPA 47 U.S.C. § 153(28).

17. At all times relevant to this complaint, Defendant used, controlled, and/or operated “wire communications” as defined by the TCPA 47 U.S.C. § 153(59), that existed as instrumentalities of interstate and intrastate commerce.

18. At all times relevant to this complaint, Defendant used, controlled, and/or operated “automatic telephone dialing systems” as defined by the TCPA 47 U.S.C. § 227(a)(1) and 47 C.F.R. 64.1200(f)(1).

Emotional Distress

19. As a result of the Defendant’s repeated violations of the TCPA and invasions of Plaintiff’s privacy, Plaintiff suffered actual damages in the form emotional distress.

CAUSES OF ACTION

COUNT I. VIOLATIONS OF THE TELEPHONE CONSUMER PROTECTION ACT 47 U.S.C. § 227(B)(1)

20. Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully stated herein.

21. Within the three year period immediately preceding this action, Defendant made approximately 456 calls to the Plaintiff’s cellular telephone service using an automatic telephone dialing system in violation of the TCPA, 47 U.S.C. Section 227(b)(1)(A)(iii), and 47 C.F.R. 64.1200 (a)(1)(iii).

22. Within the three year period immediately preceding this action, Defendant used an artificial or prerecorded voice when it called Plaintiff’s cellular telephone in violation of 47 U.S.C. § 227 (b)(1)(A), 47 CFR 64.1200 (a)(1).

23. The acts and omissions of Defendant at all times material and relevant hereto, as described in this complaint, were done unfairly, unlawfully, intentionally, deceptively and absent bona fide error, lawful right, legal defense, legal justification or legal excuse.

24. As a causally-direct and legally proximate result of the above violations of the TCPA and the C.F.R., Defendant at all times material and relevant hereto, as described in this Complaint, caused Plaintiff to sustain damages.

25. Defendant did not have the prior express consent of Plaintiff to use an automatic telephone dialing system to call the Plaintiff's cellular telephone.

26. Under the 47 U.S.C. Section 227(b)(3)(B), the Plaintiff is entitled to statutory damages under the TCPA of \$500.00 per phone call made to Plaintiff.

27. Defendant willfully and knowingly violated the TCPA, and as such the Plaintiff is entitled to \$1,500.00 per phone call made to the Plaintiff pursuant to the 47 U.S.C. Section 227(b)(3).

28. Plaintiff is entitled to injunctive relief prohibiting Defendant from contacting the Plaintiff on his cellular phone using an automated dialing system pursuant to the 47 U.S.C. Section 227(b)(3)(a).

COUNT II.
INVASION OF PRIVACY BY INTRUSION ON SECLUSION

29. Plaintiff incorporates by reference all of the paragraphs of this Complaint as though fully stated herein.

30. Congress recognized a consumer's right to privacy in financial data in passing the Gramm Leech Bliley Act, which regulates the privacy of consumer financial data for a broad range of "financial institutions" including debt collectors albeit without a private right of action, when it stated as part of its purposes:

It is the policy of the Congress that **each financial institution has an affirmative and continuing obligation to respect the privacy of its customers** and to protect the security and confidentiality of those customers' nonpublic personal information.

15 U.S.C. § 6801(a) (emphasis added).

31. Defendant and/or its agents intentionally and/or negligently interfered, physically or otherwise, with the solitude, seclusion and or private concerns or affairs of this Plaintiff, namely, by repeatedly and unlawfully making phone calls to Plaintiff in violation of the TCPA. *See Owners Ins. Co. v. European Auto Works, Inc.* 695 F.3d 814, 819 – 820 (8th Cir. 2012) ("We conclude that the ordinary meaning of the term "right of privacy" easily includes violations of the type of privacy interest protected by the TCPA. Our court has previously stated that violations of the TCPA are " 'invasions of privacy' under [the] ordinary, lay meaning[] of the[] phrase [].") (quoting *Universal Underwriters Ins. Co. v. Lou Fusz Auto. Network, Inc.*, 401 F.3d 876, 881 (8th Cir. 2005)).

32. Defendant and its agents intentionally and/or negligently caused emotional harm to Plaintiff by engaging in highly offensive conduct in the course of collecting this debt, thereby invading and intruding upon Plaintiff's right to privacy.

33. Plaintiff had a reasonable expectation of privacy in Plaintiff's solitude, seclusion, private concerns or affairs.

34. The conduct of Defendant and its agents, in engaging in the above-described illegal collection conduct against Plaintiff, resulted in multiple intrusions and invasions of privacy by Defendant which occurred in a way that would be highly offensive to a reasonable person in that position.

35. As a result of such intrusions and invasions of privacy, Plaintiff is entitled to actual damages in an amount to be determined at trial from Defendant.

**COUNT III.
NEGLIGENCE**

36. Defendant knew or should have known that the phone calls Defendant made were illegal and would result in actual damages being suffered by Plaintiff.

37. Defendant knew or should have known there was a high risk of harm to Plaintiff when it made illegal phone calls to Plaintiff's cell phone and Defendant proceeded to act in deliberate disregard and indifference to that risk.

38. As a direct and proximate result of receiving 456 phone calls from Defendant in violation of his privacy and the Telephone Consumer Protection Act, Plaintiff suffered actual damages in the form of emotional distress.

PRAYER FOR RELIEF

THEREFORE, Plaintiff respectfully requests that judgment be entered against Defendant for the following:

**COUNT I.
VIOLATIONS OF THE TELEPHONE CONSUMER PROTECTION ACT**

1. For a declaration that Defendant's telephone calls to Plaintiff violated the TCPA;
2. For an award of damages consistent with the TCPA, 47 U.S.C. § 227(b)(3)(B);
3. For an award of triple the damages available under 47 U.S.C. § 227(b)(3) for willful or knowing violations of the TCPA;
4. For a permanent injunction prohibiting Defendant from placing non-emergency telephone calls to Plaintiff's cellular telephone using an automatic telephone dialing system or pre-recorded or artificial voice; and
5. Such other or further relief as the Court deems proper;

COUNT II.
INVASION OF PRIVACY BY INTRUSION UPON SECLUSION

6. For an award of actual damages for the emotional distress suffered as a result of Defendant's invasion of Plaintiff's privacy in an amount to be determined at trial; and
7. For such other and further relief as may be just and proper.

COUNT III.
NEGLIGENCE

8. For an award of actual damages for the emotional distress suffered as a result of Defendant's negligence in an amount to be determined at trial; and
9. For such other and further relief as may be just and proper.

Respectfully Submitted,

HEANEY LAW FIRM, LLC

Date: **March 27, 2013**

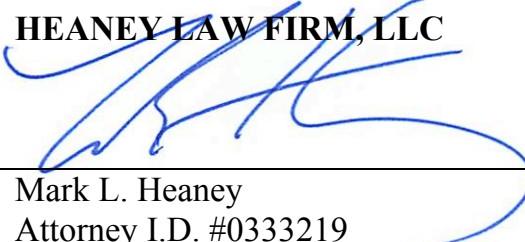

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EXHIBIT “A”

CALL LIST

No:	Date	Time (CST)	PM/AM	Incoming Number	Message?
1	6/29/10	1:54:20	pm	(800) 657-1377	no
2	6/29/10	4:19:42	pm	(877) 847-0125	no
3	6/29/10	6:25:58	pm	(877) 847-0125	no
4	6/29/10	8:52:36	pm	(800) 657-1377	no
5	6/29/10	9:03:00	am	(800) 657-1377	no
6	6/30/10	1:07:07	pm	(800) 657-1377	no
7	6/30/10	2:04:12	pm	(877) 847-0125	no
8	6/30/10	5:43:03	pm	(800) 657-1377	no
9	6/30/10	8:05:32	pm	(877) 847-0125	no
10	6/30/10	8:52:21	pm	(800) 657-1377	no
11	6/30/10	9:19:18	am	(800) 657-1377	no
12	7/1/10	12:37:36	pm	(877) 847-0125	no
13	7/1/10	2:38:25	pm	(800) 657-1377	no
14	7/1/10	3:1:27	pm	(800) 657-1377	no
15	7/1/10	4:07:10	pm	(877) 647-0125	no
16	7/1/10	6:34:01	pm	(800) 657-1377	no
17	7/1/10	7:05:46	pm	(877) 847-0125	no
18	7/1/10	7:58:46	pm	(800) 657-1377	no
19	7/1/10	8:26:20	pm	(877) 847-0125	no
20	7/1/10	8:43:12	am	(877) 847-0125	no
21	7/1/10	8:44:20	pm	(800) 657-1377	no
22	7/2/10	12:34:41	pm	(800) 657-1377	no
23	7/2/10	3:42:25	pm	(800) 657-1377	no
24	7/2/10	5:31:09	pm	(800) 657-1377	no
25	7/2/10	6:48:43	pm	(877) 847-0125	no
26	7/2/10	7:21:33	pm	(800) 657-1377	no
27	7/2/10	8:00:08	pm	(877) 847-0125	no
28	7/2/10	8:33:14	pm	(800) 657-1377	no
29	7/2/10	8:44:38	am	(800) 657-1377	no
30	7/3/10	11:58:01	am	(800) 657-1377	no
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33	7/3/10	5:00:45	pm	(800) 657-1377	no
34	7/3/10	6:05:02	pm	(877) 847-0125	no
35	7/3/10	7:11:19	pm	(800) 657-1377	no
36	7/3/10	9:27:44	am	(800) 657-1377	no
37	7/5/10	2:11:27	pm	(800) 567-1377	no
38	7/5/10	4:31:55	pm	(800) 657-1377	no
39	7/5/10	6:25:55	pm	(800) 657-1377	no
40	7/5/10	8:36:59	pm	(800) 657-1377	no
41	7/5/10	8:58:07	am	(800) 657-1377	no
42	7/6/10	12:03:33	pm	(800) 657-1377	no
43	7/6/10	2:11:33	pm	(877) 847-0125	no
44	7/6/10	3:24:46	pm	(877) 847-0125	no

45	7/6/10	5:53:55	pm	(800) 657-1377	no
46	7/6/10	8:10:06	pm	(800) 657-1377	no
47	7/6/10	8:38:55	am	(800) 657-1377	no
48	7/7/10	2:25:08	pm	(800) 657-1377	no
49	7/7/10	6:04:25	pm	(877) 547-0125	no
50	7/7/10	8:38:08	am	(800) 657-1377	no
51	7/7/10	9:50:41	am	(800) 657-1377	no
52	7/8/10	5:58:37	pm	(877) 847-0125	no
53	7/8/10	7:59:01	pm	(877) 847-0125	no
54	7/8/10	9:29:46	am	(877) 847-0125	no
55	7/9/10	1:46:37	pm	(800) 657-1377	no
56	7/9/10	3:32:21	pm	(800) 657-1377	no
57	7/9/10	6:08:46	pm	(800) 657-1377	no
58	7/9/10	8:09:14	pm	(800) 657-1377	no
59	7/9/10	8:35:25	am	(800) 657-1377	no
60	7/10/10	1:27:15	pm	(800) 657-1377	no
61	7/10/10	5:16:59	pm	(800) 657-1377	no
62	7/10/10	8:26:58	am	(800) 657-1377	no
63	7/10/10	9:47:31	am	(800) 657-1377	no
64	7/12/10	2:13:56	pm	(800) 657-1377	no
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67	7/13/10	1:54:03	pm	(800) 657-1377	no
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71	7/14/10	2:13:41	pm	(800) 657-1377	no
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80	7/16/10	44:45:55	pm	(800) 657-1377	no
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181	8/28/10	1:46:27	pm	(877) 847-0125	no
182	8/28/10	6:45:53	pm	(877) 847-0125	no
183	8/28/10	9:13:18	am	(877) 847-0125	no
184	8/30/10	12:10:17	pm	(877) 847-0125	no
185	8/31/10	1:13:36	pm	(877) 847-0125	no
186	8/31/10	6:44:31	pm	(800) 599-2346	no
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196	9/3/10	9:30:52	am	(800) 599-2349	no
197	9/3/10	1:58:19	pm	(877) 847-0125	no
198	9/3/10	2:54:38	pm	(877) 847-0125	no
199	9/3/10	5:09:48	pm	(877) 847-0125	no
200	9/3/10	6:33:31	pm	(877) 847-0125	no
201	9/4/10	1:06:20	pm	(877) 847-0125	no
202	9/4/10	5:20:33	pm	(877) 847-0125	no
203	9/4/10	9:10:50	am	(877) 847-0125	no
204	9/7/10	6:10:23	pm	(877) 847-0125	no
205	9/8/10	2:47:57	pm	(877) 847-0125	no
206	9/9/10	6:50:51	pm	(800) 599-2346	no
207	9/9/10	8:44:17	am	(877) 847-0125	no
208	9/10/10	10:41:48	am	(877) 847-0125	no
209	9/10/10	2:48:25	pm	(877) 847-0125	no
210	9/10/10	5:10:59	pm	(877) 847-0125	no
211	9/10/10	8:44:56	pm	(877) 847-0125	no
212	9/11/10	3:07:10	pm	(877) 847-0125	no
213	9/11/10	9:25:46	am	(877) 847-0127	no
214	9/14/10	8:39:16	pm	(877) 847-0125	no
215	9/15/10	2:08:43	pm	(800) 599-2346	no
216	9/15/10	6:36:35	pm	(800) 599-2346	no
217	9/15/10	8:00:22	pm	(877) 847-0125	no
218	9/16/10	5:08:11	pm	(877) 847-0125	no
219	9/16/10	6:15:40	pm	(800) 599-2346	no
220	9/17/10	1:51:45	pm	(877) 847-0125	no
221	9/17/10	5:17:31	pm	(877) 847-0125	no
222	9/17/10	6:15:41	pm	(800) 599-2346	no
223	9/17/10	7:49:20	pm	(877) 847-0125	no
224	9/17/10	8:25:30	pm	(800) 599-2346	no
225	9/17/10	9:59:40	am	(877) 847-0125	no
226	9/18/10	12:48:45	pm	(877) 847-0125	no
227	9/18/10	3:04:01	pm	(877) 847-0125	no
228	9/18/10	4:56:00	pm	(877) 847-0125	no
229	9/18/10	9:29:41	am	(877) 847-0125	no
230	10/25/10	3:18:43	pm	(877) 847-0125	no
231	10/25/10	6:55:07	pm	(800) 599-2346	no
232	10/25/10	8:03:45	am	(877) 847-0125	no
233	10/26/10	1:45:43	pm	(800) 599-2346	no
234	10/26/10	11:20:27	am	(800) 599-2346	no
235	10/26/10	3:05:54	pm	(877) 847-0125	no
236	10/26/10	8:05:35	pm	(877) 847-0125	no

237	10/27/10	7:20:53	pm	(877) 847-0125	no
238	10/27/10	8:00:18	pm	(877) 847-0125	no
239	10/27/10	8:05:01	am	(877) 847-0125	no
240	10/28/10	8:13:08	am	(877) 847-0125	no
241	11/22/10	2:09:04	pm	(877) 847-0125	no
242	11/23/10	8:01:21	am	(877) 847-0125	no
243	12/23/10	1:59:25	pm	(800) 599-2346	no
244	12/23/10	11:56:11	am	(877) 847-0125	no
245	12/23/10	4:25:35	pm	(800) 599-2346	no
246	12/23/10	7:55:36	pm	(800) 599-2346	no
247	12/23/10	8:04:24	pm	(877) 847-0125	no
248	12/23/10	9:39:25	am	(877) 847-0125	no
249	12/24/10	1:54:33	pm	(877) 847-0125	no
250	12/24/10	11:47:35	am	(800) 599-2346	no
251	12/24/10	3:38:08	pm	(800) 599-2346	no
252	12/24/10	5:17:38	pm	(877) 847-0125	no
253	12/27/10	7:47:09	pm	(800) 599-2346	no
254	12/27/10	8:23:34	am	(877) 847-0125	no
255	12/28/10	12:47:24	pm	(877) 847-0125	no
256	12/28/10	2:29:54	pm	(877) 847-0125	no
257	12/28/10	6:10:38	pm	(877) 847-0125	no
258	12/28/10	8:17:29	am	(877) 847-0125	no
259	12/28/10	8:45:00	pm	(877) 847-0125	no
260	12/29/10	12:50:59	pm	(877) 847-0125	no
261	12/29/10	5:38:48	pm	(877) 847-0125	no
262	12/29/10	8:17:59	am	(877) 847-0125	no
263	12/29/10	8:43:54	pm	(877) 847-0125	no
264	12/30/10	11:51:45	am	(877) 847-0125	no
265	12/30/10	3:07:31	pm	(877) 847-0125	no
266	12/30/10	7:07:42	pm	(877) 847-0125	no
267	12/30/10	8:07:37	pm	(877) 847-0125	no
268	12/31/10	4:15:47	pm	(800) 599-2346	no
269	12/31/10	6:44:50	pm	(877) 847-0125	no
270	12/31/10	8:44:55	pm	(800) 599-2346	no
271	12/31/10	8:46:23	am	(877) 847-0125	no
272	1/1/11	6:04:36	pm	(800) 599-2348	no
273	1/3/11	8:10:11	pm	(877) 847-0125	no
274	1/3/11	8:16:30	am	(877) 847-0125	no
275	1/4/11	12:47:28	pm	(877) 847-0125	no
276	1/4/11	4:18:56	pm	(877) 847-0125	no
277	1/4/11	8:14:42	pm	(877) 847-0125	no
278	1/4/11	9:00:04	am	(877) 847-0125	no
279	1/5/11	12:42:55	pm	(877) 847-0125	no
280	1/5/11	3:16:08	pm	(877) 847-0125	no
281	1/5/11	6:07:50	pm	(877) 847-0125	no
282	1/5/11	8:30:59	am	(877) 847-0125	no
283	1/6/11	11:56:28	am	(877) 847-0125	no
284	1/6/11	4:25:36	pm	(800) 599-2346	no

285	1/6/11	9:18:35	am	(877) 847-0125	no
286	1/7/11	12:31:36	pm	(800) 599-2346	no
287	1/7/11	2:45:30	pm	(800) 599-2346	no
288	1/7/11	3:51:17	pm	(877) 847-0125	no
289	1/7/11	5:13:07	pm	(800) 599-2346	no
290	1/7/11	6:36:25	pm	(877) 847-0125	no
291	1/7/11	8:00:38	pm	(800) 599-2346	no
292	1/7/11	8:26:10	am	(877) 847-0125	no
293	1/7/11	9:32:39	am	(800) 599-2346	no
294	1/8/11	1:14:47	pm	(877) 847-0125	no
295	1/8/11	1:59:06	pm	(800) 599-2346	no
296	1/8/11	10:25:54	am	(877) 847-0125	no
297	1/8/11	11:29:11	am	(877) 847-0125	no
298	1/8/11	12:18:12	pm	(877) 847-0125	no
299	1/8/11	3:30:13	pm	(877) 847-0125	no
300	1/8/11	8:13:13	am	(877) 847-0125	no
301	1/8/11	9:42:49	am	(800) 599-2346	no
302	1/10/11	1:38:51	pm	(800) 599-2346	no
303	1/10/11	11:46:53	am	(800) 599-2346	no
304	1/10/11	4:13:04	pm	(800) 599-2346	no
305	1/10/11	8:30:42	am	(877) 847-0125	no
306	1/10/11	8:51:08	pm	(877) 847-0125	no
307	1/10/11	9:59:23	am	(800) 599-2346	no
308	1/11/11	1:51:29	pm	(877) 847-0125	no
309	1/11/11	11:17:17	am	(877) 847-0125	no
310	1/11/11	4:17:04	pm	(877) 847-0125	no
311	1/11/11	8:20:13	am	(877) 847-0125	no
312	1/11/11	8:25:33	pm	(800) 599-2346	no
313	1/11/11	9:55:57	am	(877) 847-0125	no
314	1/12/11	12:55:52	pm	(877) 847-0125	no
315	1/12/11	5:05:37	pm	(877) 847-0125	no
316	1/12/11	8:32:22	pm	(877) 847-0125	no
317	1/12/11	8:34:59	am	(877) 847-0125	no
318	1/13/11	10:09:06	am	(877) 847-0125	no
319	1/13/11	12:11:07	pm	(877) 847-0125	no
320	1/13/11	3:17:30	pm	(877) 847-0125	no
321	1/13/11	8:25:31	pm	(800) 657-1377	no
322	1/14/11	1:06:46	pm	(877) 847-0125	no
323	1/14/11	12:00:12	pm	(800) 599-2346	no
324	1/14/11	5:13:23	pm	(800) 599-2346	no
325	1/14/11	8:21:12	pm	(800) 599-2346	no
326	1/14/11	8:36:00	am	(877) 847-0125	no
327	1/15/11	1:16:43	pm	(877) 847-0125	no
328	1/15/11	10:51:10	am	(800) 599-2346	no
329	1/15/11	11:40:03	am	(877) 847-0125	no
330	1/15/11	2:29:06	pm	(877) 847-0125	no
331	1/15/11	4:53:35	pm	(800) 599-2346	no
332	1/15/11	8:26:05	am	(877) 847-0125	no

333	1/15/11	9:27:53	am	(800) 599-2346	no
334	1/17/11	1:35:23	pm	(800) 599-2346	no
335	1/17/11	5:26:00	pm	(800) 599-2346	no
336	1/18/11	1:41:34	pm	(800) 657-1377	no
337	1/19/11	2:10:25	pm	(800) 599-2346	no
338	1/19/11	8:24:26	pm	(800) 657-1377	no
339	1/20/11	10:22:46	pm	(800) 599-2346	no
340	1/20/11	12:18:43	pm	(800) 599-2346	no
341	1/20/11	5:16:46	pm	(800) 657-1377	no
342	1/20/11	8:29:50	pm	(800) 657-1377	no
343	1/21/11	2:02:30	pm	(800) 599-2346	no
344	1/21/11	8:37:30	pm	(877) 847-0127	no
345	1/22/11	1:06:21	pm	(800) 599-2346	no
346	1/22/11	11:12:28	am	(800) 599-2346	no
347	1/22/11	4:08:47	pm	(877) 847-0125	no
348	1/22/11	6:56:12	pm	(877) 847-0125	no
349	1/22/11	9:10:55	am	(877) 847-0125	no
350	1/24/11	1:13:41	pm	(800) 599-2346	no
351	1/24/11	9:08:31	am	(877) 847-0125	no
352	1/25/11	11:47:57	am	(877) 847-0125	no
353	1/25/11	3:22:58	pm	(877) 847-0125	no
354	1/25/11	6:14:55	pm	(877) 847-0125	no
355	1/25/11	8:48:12	am	(877) 847-0125	no
356	1/26/11	12:56:07	pm	(877) 847-0125	no
357	1/26/11	5:56:40	pm	(877) 847-0125	no
358	1/26/11	8:26:47	pm	(800) 657-1377	no
359	1/26/11	8:55:18	am	(877) 847-0125	no
360	1/27/11	5:34:27	pm	(877) 847-0125	no
361	1/27/11	8:28:53	pm	(800) 657-1377	no
362	1/27/11	9:54:44	am	(877) 847-0125	no
363	1/28/11	12:09:36	pm	(800) 599-2346	no
364	1/28/11	3:01:02	pm	(877) 847-0125	no
365	1/28/11	3:53:51	pm	(877) 847-0125	no
366	1/28/11	5:41:08	pm	(800) 599-2346	no
367	1/28/11	8:28:03	am	(877) 847-0125	no
368	1/28/11	8:28:47	pm	(877) 847-0125	no
369	1/29/11	1:41:14	pm	(877) 847-0125	no
370	1/29/11	10:31:12	am	(800) 599-2346	no
371	1/29/11	11:10:42	am	(877) 847-0125	no
372	1/29/11	12:23:55	pm	(877) 847-0125	no
373	1/29/11	2:28:56	pm	(877) 847-0125	no
374	1/29/11	3:40:42	pm	(877) 847-0125	no
375	1/29/11	8:26:17	am	(877) 847-0125	no
376	1/29/11	9:30:01	am	(800) 599-2346	no
377	1/31/11	1:56:56	pm	(800) 599-2346	no
378	1/31/11	8:54:57	pm	(800) 657-1377	no
379	1/31/11	9:44:52	am	(877) 847-0125	no
380	2/1/11	9:29:31	am	(877) 847-0125	no

381	2/1/11	12:21:48	pm	(877) 847-0125	no
382	2/1/11	2:44:02	pm	(877) 847-0125	no
383	2/1/11	4:25:57	pm	(877) 847-0125	no
384	2/1/11	5:57:40	pm	(877) 847-0125	no
385	2/1/11	8:35:33	pm	(800) 657-1377	no
386	2/2/11	11:26:14	am	(877) 847-0125	no
387	2/2/11	3:00:26	pm	(877) 847-0125	no
388	2/2/11	4:36:27	pm	(877) 847-0125	no
389	2/2/11	6:27:07	pm	(800) 599-2346	no
390	2/2/11	8:53:09	am	(877) 847-0125	no
391	2/3/11	11:39:44	am	(877) 847-0125	no
392	2/3/11	3:06:24	pm	(877) 847-0125	no
393	2/3/11	8:21:11	pm	(800) 657-1377	no
394	2/3/11	9:49:11	am	(877) 847-0125	no
395	2/4/11	12:05:45	pm	(800) 599-2346	no
396	2/4/11	12:55:20	pm	(800) 599-2346	no
397	2/4/11	4:48:54	pm	(800) 599-2346	no
398	2/4/11	8:03:11	pm	(877) 847-0125	no
399	2/4/11	8:34:17	am	(877) 847-0125	no
400	2/5/11	1:07:32	pm	(877) 847-0125	no
401	2/5/11	10:31:34	am	(800) 599-2346	no
402	2/5/11	11:53:23	am	(800) 059-2346	no
403	2/5/11	3:05:03	pm	(877) 847-0125	no
404	2/5/11	8:51:57	am	(877) 547-0125	no
405	2/7/11	10:24:48	am	(877) 847-0125	no
406	2/7/11	3:21:06	pm	(800) 599-2346	no
407	2/7/11	5:00:09	pm	(877) 847-0125	no
408	2/7/11	7:40:20	pm	(877) 847-0125	no
409	2/8/11	10:57:24	am	(877) 847-0125	no
410	2/8/11	12:57:17	pm	(877) 847-0125	no
411	2/8/11	8:57:41	am	(877) 847-0125	no
412	2/9/11	6:01:01	pm	(877) 847-0125	no
413	2/9/11	8:50:48	pm	(800) 657-1377	no
414	2/9/11	9:26:36	am	(877) 847-0125	no
415	2/10/11	12:10:16	pm	(877) 847-0125	no
416	2/10/11	4:38:54	pm	(877) 847-0125	no
417	2/10/11	8:43:54	pm	(800) 657-1377	no
418	2/10/11	9:55:53	am	(877) 847-0125	no
419	2/11/11	12:28:32	pm	(800) 599-2346	no
420	2/11/11	4:16:53	pm	(877) 847-0125	no
421	2/11/11	8:14:24	pm	(877) 847-0125	no
422	2/11/11	9:05:17	am	(877) 847-0125	no
423	2/12/11	1:16:36	pm	(800) 599-2346	no
424	2/12/11	11:25:33	am	(800) 599-2346	no
425	2/12/11	4:42:35	pm	(877) 847-0125	no
426	2/12/11	5:57:30	pm	(877) 847-0125	no
427	2/12/11	9:38:18	am	(877) 847-0125	no
428	2/14/11	12:23:20	pm	(877) 847-0125	no

429	2/15/11	12:02:30	pm	(877) 847-0125	no
430	2/15/11	3:41:18	pm	(800) 599-2346	no
431	2/15/11	9:29:25	am	(877) 847-0125	no
432	2/16/11	12:16:45	pm	(877) 847-0125	no
433	2/16/11	7:09:41	pm	(877) 847-0125	no
434	2/16/11	8:43:03	pm	(800) 657-1377	no
435	2/16/11	8:57:25	am	(877) 847-0125	no
436	2/17/11	2:07:52	pm	(877) 847-0125	no
437	2/17/11	9:40:36	am	(877) 847-0125	no
438	2/18/11	11:32:54	am	(800) 599-2346	no
439	2/18/11	2:51:18	pm	(877) 847-0125	no
440	2/18/11	5:17:33	pm	(800) 599-2346	no
441	2/18/11	8:01:25	pm	(877) 847-0125	no
442	2/18/11	8:23:12	am	(877) 847-0125	no
443	2/18/11	8:54:44	pm	(800) 599-2346	no
444	2/19/11	10:27:43	am	(800) 599-2346	no
445	2/19/11	2:34:55	pm	(877) 847-0125	no
446	2/19/11	5:24:24	pm	(877) 847-0125	no
447	2/19/11	7:11:03	pm	(877) 847-0125	no
448	2/19/11	8:47:36	am	(877) 847-0125	no
449	12/15/11	3:56:14	pm	(877) 847-0125	no
450	12/17/11	8:59:07	am	(877) 847-0125	no
451	12/18/11	3:43:57	pm	(877) 847-0125	no
452	12/18/11	9:18:20	am	(877) 847-0125	no
453	12/19/11	12:51:29	pm	(877) 847-0125	no
454	12/19/11	4:07:50	pm	(877) 847-0125	no
455	12/19/11	9:00:20	am	(877) 847-0125	no
456	12/21/11	8:47:01	am	(877) 847-0125	no